BDI Newsletter

Spring 2025

BLOSS & DILLARD INC.
INSURANCE MANAGERS

Serving independent insurance agents **since 1954.**

Visit our
Agent Service Center!

A central place for agents to request certificates, check on quotes and policy info, all easily accessible in one place.

Better Auto Quotes Start with a Story

Who doesn't love a good story? I know that each of us at BDI loves one! So I'm asking that you take the time to tell us the story of each commercial auto account you are submitting. It goes a long way to help us understand the risk and hopefully feel more comfortable about quoting it. Our complete understanding of risks helps us to be able to speak intelligently about the account when approaching our carriers for pricing and terms and it also aids us in negotiating for better pricing. That understanding hinges on you and your submission.

A good summary of an account doesn't have to be a multi-page narrative. Just give us the highlights, such as: what the operations consist of, what the experience/background of the ownership is, what technology might exist in the vehicles (cameras/telematic devices, etc) that may set the risk apart from its peers, why the account is being "shopped", what safety and maintenance programs are in place, what safe driver incentives may exist, if there have been loss issues in the recent past, what has management done to address the situation, etc.

Our goal with every account is to secure the best terms possible for the exposure. The more complete and thorough your submission is, the better opportunity we have to be able to do so. So please... tell us a story with each of your submissions... non-fiction, please!

Jeff Wright, Au, TRS
Commercial Auto Manager
jwright@bloss-dillard.com

What's Included?

There seems to be a trend with fast food restaurants nowadays to have a lunch meal that includes several items. Wendy's has a Biggie Bag, while McDonalds has Kids Meals and Dairy Queen has Combo Meals. With each option, you must look and ask, "What's included in that meal?" The same question could be asked when it comes to Insurance class codes. The organization that most carriers use for risk classification is the Insurance Service Office or simply called ISO. You'll hear ISO form or ISO class code used every day. But what's included in an ISO classification?

First, the purpose of the classification system, according to Rule 25 of the ISO Commercial Lines Manual, is to "group insureds into classifications so that the rate for each classification reflects the hazards common to those insureds."

Another purpose of the ISO classification system is to describe the industry of the insured. It's a 5-digit code and here's a list of codes:

- Manufacturing or Processing – codes 50000 to 59999
- Contracting or Servicing – codes 90000 to 999999
- Mercantile – codes 10000 to 19999
- Building or Premises, office or space leased – codes 60000 to 69999
- Miscellaneous – codes 40000 to 49999

Using the above system and apartment is code 60010 so it starts with a "6." A logger is 97111 so it starts with a "9."

Lastly, each code has a definition, and we don't have time to dig into that but be sure the code you use matches the insured operation(s) as this is critical when it comes to audit time. ISO definitions come into play when auditors are reviewing an insured's operation.

When reviewing your client's risk, be sure to ask "what's included" in their work. It may help to discuss this with them over a happy meal, a biggie bag, or some other type of combo meal.

Colin Wills
BDI Vice President, P&C Manager
cwills@bloss-dillard.com

Comprehensive Coverage for Your Rental Properties

Do you need coverage for rental properties you own? We've got options to get them covered.

Bloss & Dillard has a market for rental dwellings and manufactured homes. We can schedule up to 30 dwellings and 25 manufactured homes on one policy. Replacement cost is available under the DP-3 (Dwelling Special) form if the manufactured homes are 30 years or newer. If the home you rent is also used for short-term rentals, we can add the proper coverage to protect the residence. Protection classes 9 and 10 are accepted for both programs.

We have found that most rental properties are under an entity name. We can write policies under an LLC or trust to properly insure them. Please be sure to ask us about discounts that can be applied for an even better rate!

Lauren Turner
Personal Lines Manager
lturner@bloss-dillard.com

Let's Go Phishing!

As warmer weather starts rolling in, I'm sure many of us are getting our fishing gear ready so we can get out there to catch that big one! Unfortunately, that's not the type of "phishing" I'm talking about. Phishing emails are becoming more and more prevalent.

According to Intuit's Mailchimp, "*Phishing scams* are messages intended to steal personal and financial information by pretending to be from trusted sources, like banks, vendors, or even internal departments. These messages often look real enough to trick people into sharing sensitive data or downloading harmful files." Let's discuss some things that can be done *AFTER* you find out your account has been compromised. These things likely would be handled at the administrative level by your IT department or third-party consultant, but I thought it would be good to share these steps:

1. Reset the user's password
2. If you have the ability, once you reset the user's password, sign the user out of all sessions so a perpetrator won't be able to sign back in using the user's credentials.
3. Remove suspicious email forwarding addresses – the perpetrator may have set up a forwarding rule to send incoming emails to another address.
4. Disable suspicious Inbox rules – the perpetrator may have enabled some type of inbox rules that will move/delete/ forward incoming emails.

A couple of optional things to also consider:

- Run a log at the administrative level to get a list of all recipients of the spam email to send an email advising of the email compromise
- Block the user account from signing in for a short amount of time to clear out any illegitimate logins
- If the compromised account has administrative roles, remove those permissions and then restore once the account has been secured.

Phishing is a constant threat, but you're not helpless against it. Learn how these scams work and teach your employees how to spot them. Use the right tools to keep fake emails out of your inboxes. And make sure everyone in your company knows how to stay safe online. If you stay proactive and alert, your business can stay one step ahead of scammers. Please feel free to reach out to me with any questions, ttooley@bloss-dillard.com.

Tate Tooley
IT Manager
ttooley@bloss-dillard.com

Spring Into Growth: Workers' Comp Solutions for Contractors

Spring brings hopes and expectations of new growth. The BDI Workers' Compensation Department would love to help you with growth this season. It is a busy time for contractors with opportunities popping up everywhere.

Some recently written classes we've had success with so far in 2025 are:

- Floor cleaning
- Concrete staining
- Marble and terrazzo restoration
- Landscaping, mowing, mulching, weeding (no tree trimming)
- Heating, cooling repair, and installation
- Civil engineering offering permits and land surveying
- Fencing contractor/installation

We are here to help. Send your Workers' Compensation submissions in today to submission@bloss-dillard.com.

Linda Wolfe
Workers' Compensation
lwolfe@bloss-dillard.com

Write new business, earn new stuff!

BDI pays *you* for policies!

Earn money when you place your client's coverage through BDI. Our rewards program offers new business the bonus of a gift card for policies at premiums starting at $1,000. Find out all the amazing benefits of what Bloss & Dillard can do for you. Visit our website today!

Complete our online gift card request form for any of the following qualification levels, and receive your Walmart gift card*:

- $1,000+ premium / Personal Lines
- $1,500+ premium / P&C
- $2,500+ premium / Commercial Auto
- $3,500+ premium / Workers Comp

BLOSS & DILLARD INC.
INSURANCE MANAGERS

Rewards apply to new business only. Above totals are per policy and not a cumulative total for multiple policies. *Walmart® stores are not affiliated with Bloss & Dillard, Inc. in any way. This promotion is provided to you without the participation of any Walmart® store.